

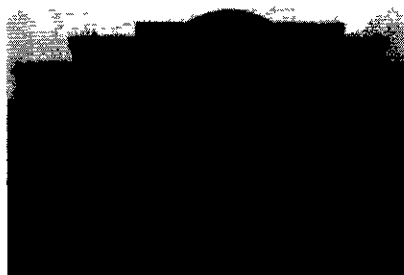
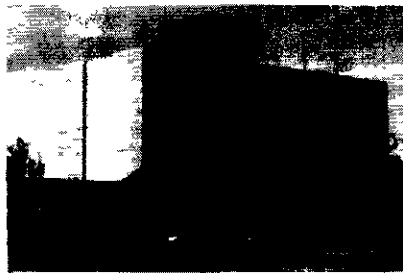
WRIGHT-PATT CREDIT UNION, INC.

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Norwood, Ohio 45212
513-531-3552 FAX 513-531-9155
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Tammy Raymer, Branch Manager

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Norwood Chamber of Commerce



The constant purpose of the Norwood Chamber of Commerce, located in Norwood Ohio, shall be to advance all of the business, professional, civic, and cultural interest of the **City of Norwood** under the democratic system of free, competitive enterprise;

To encourage unselfishly the growth of existing business activities while giving all proper assistance to any new firms or individuals seeking location in Norwood and vicinity;

To speak for the Chamber's members in the city, state, and national legislative and governmental matters, but avoiding partisan policies;

To cultivate the friendship in neighboring communities;

And in general to promote the welfare of all Norwood citizens, following always those policies intended to accomplish the greatest good for the greatest number.

Accounting

Levine & Company
Your Business First

Apartments

Marmills Apartments

Automobile (sales/service/tires)

Alford Motors Inc.
Center City Collision
Eagle Towing Service
J & J Tire Co.
Marge Schott Buick, Inc.
Meinking's Auto & Truck Service
Northgate Chrysler Plymouth Inc.
Northland Volkswagen
Ruwe Auto Body & Towing, Inc.
Shamrock Tire Company

Bakery

Busken Bakery
The Forty-Eight Group

Banking institutions

Fifth Third Bank
First Savings Bank
Huntington Bank
Lenox Savings Bank
Provident Bank
U.S. Bank
Wright-Patt Credit Union

Bar

Jimmie's Tap Room

Bed & Breakfast

The Empty Nest Bed & Breakfast

Benefits brokers

McGohan/Brabender, Inc.

Bowling

Stone Lanes

Business services

Hamilton County Business Center, Inc.

Carpentry

Ryan Carpentry

Cartons

Kenker Box Company
C.W. Zumbiel Co.

Cellular Phones

T-Mobile

Chemicals

EMD Chemicals Inc.
The Shepherd Chemical Co.

Church

Ashland Baptist Church
Holy Trinity Church

Cleaning Service

Clean Spaces

Clothing/clothing care

Surplus Work Clothes Inc.

Commercial real estate

Al Neyer, Inc.

Computers (and related)

Debco Computers
Incigna, Inc.
Pro-OnSite Techno LLC

Concrete

The Gertz Company

Consulting engineers

Katzen International Inc.

Contractor / Construction

Jerry Hof & Co. Inc.
MBJ Consultants
Venture One Consultant

Convenience store

United Dairy Farmers

Costumes

Stagecraft Inc.

Demolition

King Wrecking Company, Inc.

Dry Cleaning/laundry Machinery

American Laundry Machinery, Inc.

Education

ITT Technical Institute

Landmark Education

Norwood City Schools

Tri-State Education & Technology Foundation

Xavier University

Electric

Brady Electrical Contracting, Inc.

Matlock Electric Co., Inc.

Environmental Consultants

Pinnacle Environmental

Film Production

Stupid Johnny

Flooring Contractor

Cincinnati Floor Company

Florist

Greene's Flower Shoppe

Ivy Garden Floral & Gifts

Funeral Home

Naegele, Kleb & Ihlendorf Funeral Home, Inc.

Tredway-Pollitt Funeral Home Inc.

Vorhis Funeral Homes

Furniture (workstation)

The Pennington Group

Games

Late For The Sky Production Co.

General Contractor

Flanigan Real Estate Resources, Inc.

Perry Contractors

Government

The City of Norwood

Grocery store

Thriftway - Surrey Square
Wild Oats Community Market

Hardware

Kruse Hardware

Heating & air conditioning

William C. Potts, Inc. Heating & Air Conditioning
Schmidt Heating & Cooling

Home Improvement

BCS Home Improvement
Exteriors Unlmiited

Hotel

Quality Hotel and Suites Brinkley's Restaurant

Industrial Saftey Equipment

Safety First, Inc.

Insurance

Anthem Blue Cross & Blue Shield
Northwestern Mutual Life

Industrial hygiene

M.S. Crandall Group, Inc.

Investment Planning

Fidelity Investments
Greystore Investment Managment

Janitorial service

Jancoa Janitorial Services, Inc.

Labels

Smurfit Stone Container Corp.,

Lubricants

Interlube Corp.

Lumber

Huber Lumber Company

Machinist

Tool Designers, Inc.

Manufactures Representative

Jim Palmer & Associates

Manufacturing

ARTX Ltd.

On Display, Ltd.

Premier Manufacturing Support Services L.P.

Technitron, Inc.

Zimmerman Packing & Mfg., Inc.

Massage Therapy

Heavenly Touch Massage Therapy

Medical / Dental (and related)

American Nursing Care

Bethesda Care Norwood

Farber & Farber Family Dentistry

Group Health Associates

Integrity Health Care

Norwood Dental Services, Inc.

Open MRI of Cincinnati

Progressive Health and Rehabilitation Center

Tri-State Orthopaedic Center Inc.

The Urology Group

Motor (Industrial)

Siemens Energy & Automation Inc.

Music

Muzak Corp.

Newspapers

The Community Press, Inc.

Non-profit organizations

Babies' Milk Fund (BMF) Pediatric Care

The Health Foundation of Greater Cincinnati

Richard E. Lindner Family Branch YMCA

Norwood Business & Professional Women's Club

Norwood Service League

The Salvation Army

Vaad Association, Inc.

Office supplies/Furniture

Fred Felix Office Products

Paint supplies/service

M.A.B. Paints & Coatings

E.B. Miller Contracting

Miller Bros. Paint & Decorating

Oakley Paint & Glass

Patio cushions/umbrellas

Easy Way Products

Pest control

Pest-All Exterminating Company

Playing cards

The United States Playing Card Co.

Plumbing services

Allied Reddi-Rooter

Ferguson Plumbing

Keidel Supply Co. Inc.

Rebisso Plumbing & Heating, Inc.

Sturgis Plumbing Co.

Press

The Community Press, Inc.

Printing/Graphic arts

Cincinnati Convertors, Inc.

Prographics Printing Center

Queen City Printing

On Display, Ltd.

Triangle Stamping & Embossing

Property Management

Belvedere Corp.

Public Access TV

Norwood Community Television

Real Estate Appraisals

Stickelman, Schneider & Associates

Realtor

Jordan Realtors

Recruiting / Staffing

CBS Personnel Services
Manpower, Inc.

Rehab Center
Norwood Health Care Center

Research
Medpace, Inc.

Restaurant
Angilo's Norwood Pizza
Brinkley's Restaurant / Quality Hotel
Buca Di Beppo
Buffalo Wild Wings
Gold Star Chili
LaRosa's Norwood
McDonald's

Restroom services
Rumpke Portable Restrooms

Retail development
Jeffrey R. Anderson Real Estate, Inc.

Retirement & Community
Norwood Retirement Community

Roofing
Feldhaus Roofing & Siding Co.

Security
ADT Security Services

Signs
Fastsigns

Telecommunications
Busi-Comm. Group Inc./Surrey Sq.
Convergys Corp

Time Management Products
Franklin Covey Co.

Towing Service
Eagle Towing Service

Training

Carew International
Max Technical Training

Trophies
TB Sports Awards

Trucks (Dump)
James Martin Trucking Ltd.

Vacuum Sales/Supplies
A-1 Vacuum Cleaners

Visual Communications
Bright Light

Whole Sale Distrbutor
Banasch's Inc.

Woodworking
Ohio Woodworking Co., Inc.

Worker's Compensation
Hunter Consulting
Matrix Security Solutions, Inc.

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Discussions](#)[My Profile](#)**Category:** Places of Worship**Organization Details:*****CAMERON AVNEUE CHURCH OF GOD***

2156 Cameron Avenue.
Norwood, Ohio
45212
631-2574

Full Description:**CALENDAR**[Neighborhood Events](#)[Submit Your Event](#)[Go Back](#)**ORGANIZATIONS**[Clubs and
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Category: Places of Worship

Organization Details:

THE GROWING PLACE

3728 Floral Avenue.
Norwood, Ohio
45212
531-2386

Full Description:

CALENDAR

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Category: Places of Worship

Organization Details:

ZION UNITED CHURCH OF CHRIST,

<http://www.zionchurchnorwood.org/>
2332 SHERWOOD LANE,
NORWOOD, OH
45212
513-531-5400

Full Description:

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City Of Norwood, Ohio

Comprehensive Annual Financial Report

For the year Ended December 31, 2000



City Of Norwood, Ohio

Comprehensive Annual Financial Report

For the year Ended December 31, 2000



Prepared by
Donnie R. Jones, CPA
City Auditor

**CITY OF NORWOOD
COMPREHENSIVE ANNUAL FINANCIAL REPORT
YEAR ENDED DECEMBER 31, 2000**

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Introductory Section



Donnie R. Jones, CPA
City Auditor

Janet Kennedy
Deputy Auditor

4645 Montgomery Road
Norwood, Ohio 45212
Ph 513-458-4570
Fax 513-458-4571

May 18, 2001

The Honorable Mayor, Members of
Norwood City Council, other Elected
City Officials, and the Citizens of
the City of Norwood, Ohio

Dear Citizens:

We are pleased to submit the Comprehensive Annual Financial Report (CAFR) for the City of Norwood for the year ended December 31, 2000. This is the seventh CAFR issued by the City of Norwood. This report is prepared by the City's Auditor's Office, which is responsible for both the accuracy of the data and the completeness and fairness of its presentation, including disclosures. We believe that the information presented is accurate in all material respects and reported in a manner designed to show the financial position and operating results of the City.

Norwood's 2000 CAFR is presented in three sections: Introductory, Financial, and Statistical. The Introductory section, which provides information on the general contents of the report, contains this letter of transmittal, a list of public officials, and an organization chart of the City government. The financial section is comprised of the auditor's report, the general purpose financial statements, the combining financial statements and the schedules. The Statistical section provides various economic and demographic data about the City, generally on a multi-year basis.

The City is the only governmental unit in the reporting entity. The entity contains one blended-component unit - The Norwood Retirees C-9 Trust. In determining what constitutes the City reporting entity, the criteria established by the Governmental Accounting Standards Board were used. Under these criteria the Norwood Retirees C-9 Trust was considered a blended-component unit. We did not find the City to be financially accountable for any other potential component units. The Norwood City School District is not a part of the reporting entity as it is a separate governmental jurisdiction that overlaps the City's boundaries. This entity is not included in the City's financial reports.

The City provides the full range of municipal services including police and fire protection, parks, recreation, public works (highways, streets, and waste collection), health and social services, public improvement, planning and zoning, general and administrative services, and water and sewer services.

v

"Gem of The Highlands"

ECONOMIC CONDITION AND OUTLOOK

The City of Norwood is geographically located in the center of the "Greater Cincinnati Area" and is completely surrounded by the City of Cincinnati. The "Greater Cincinnati Area" consists of 8 counties located in southwestern Ohio, northern Kentucky and southeast Indiana. According to the Greater Cincinnati Chamber of Commerce in its 2001 Economic Outlook, "The Greater Cincinnati economy continues to grow on a steady path. Employment growth has tracked the nation closely and construction activity remains strong. It keeps "happening here." The ability to handle issues such as transportation, river front development, growth of new technology firms, and regionalization will dictate how the economy grows in the future. Currently, a slowing of the national economy is having a major impact on the local outlook. However, Greater Cincinnati's diversified economy, competitive cost structure, international airport, and easy access to markets continues to provide a great environment for attracting new businesses and a strong foundation for future growth."

The demographics of Norwood has been changing at a steady pace over the last ten years. Norwood was predominately a manufacturing city that has evolved into a diverse mix of manufacturing, service oriented, retail and professional office types of businesses. This evolution has proven to be a steadying factor in Norwood's economy. 2000 saw the increase of job gains in the areas of retail trade (+2.1%), services (+2.4%) computer and data processing services (+10.0%), government (+3.8%) and finance, insurance and real estate (+2.9%). The National forecast rate of unemployment for 2000 and 2001 is 4.0% while on the local Greater Cincinnati level the rate of employment for 2000 and 2001 is 3.3%. In 2001 national Gross Domestic Product is forecast to be 3.7% while for the greater Cincinnati area it is forecast to be 4.3%.

Norwood's solid employment growth should continue in 2001. Creation of new jobs by increased commercial and retail development are expected to lead to an increase in total wages. Total wages earned in Norwood are expected to experience an overall growth rate of 4% in 2001 as newly constructed commercial properties are fully leased and large local employers add new jobs to their local facilities. Norwood is home to one of the areas most successful retail shopping centers. Greater Cincinnati's Economic outlook is positive and Norwood's strategic central location and the availability of a large undeveloped tract of prime commercial land will assure no slow down in the level of commercial construction and development. Located along the Norwood Lateral which links Interstates 71 and 75, the City continues to be a desirable location for business relocation and continued commercial and retail development.

MAJOR INITIATIVES

During 2000, the City has continued the significant changes to the administration of City programs instituted in 1996. By building closer ties to the neighborhoods, and emphasizing the long term improvement of City services and infrastructure the City has focused on improving the quality of life for all of its Citizens. Programs for Economic Development, Safety, Public Health, infrastructure improvements and other critical issues have contributed to the improvement of the City's condition and outlook. While it is not possible to describe all the major initiatives and accomplishments that have occurred during 2000, the following areas are of particular interest.

Economic Development - In the year 2000, Norwood's economic revitalization continued as construction was completed on the Rookwood Commons project. Rookwood Commons is a 450,000 square foot mixed-use complex comprised of a 300,000 square foot upscale lifestyle retail center and 150,000 square foot Class-A office building. The Rookwood Commons project is expected to generate in excess of \$500,000 annually in earnings tax revenue to the City and in excess of \$250,000 annually in property tax revenue to the Norwood School district.

During 2000, Norwood executed Enterprise Zone Agreements with two businesses to occupy the former Firststar Bank operations center building in the Central Parke complex. Pursuant to the agreements, Medpace, LLC. and Broadwing IT Consulting have each occupied half of the two-story 60,000 square foot building.

Throughout 2000, the City of Norwood also continued to work with General Motors and an interested developer towards redevelopment of the former Globe Wernicke site. The project pursued by the City of Norwood continues to focus on primarily office development. In 1999, the City of Norwood prepared and adopted an Urban Renewal Plan for the Globe Wernicke site area. Throughout the year, General Motors continued to work with Ohio EPA regarding the environmental status of the site and discussions continued with an interested developer.

In 2000, the City of Norwood began receiving Community Development Block Grant (CDBG) funds for the 2000-2002 funding cycle. The approved three year CDBG project funding totals consist of \$44,000 in assistance to the Norwood Service League (\$14,667 per year), \$30,000 for youth dental service (\$10,000 per year) \$100,000 for improvements to the Duck Creek Road/Avilla Place Alley (FY 2000), \$50,000 for the purchase of a handicapped-accessible Senior Center transport vehicle (FY2001), and \$325,000 for street improvements (FY2002).

Planning Department - The Planning Department is involved with a number of ongoing projects and tasks, as well as responding to community concerns. The Planning Director supports the Planning Commission as well as the Board of Zoning Appeals in reviewing applications and proposals for changes in the City. The Planning Director also serves as an advisor to the recently established Tree Board. And, The Planning Department coordinates with the Economic Development Department on some projects. Current projects include a comprehensive plan, economic revitalization of the Montgomery road commercial corridor, and planning the possibility of regional light rail.

Work on the new comprehensive plan continues. This project began in the Fall of 1999, and will continue into 2001. Key components of the plan are data pooling from most City Departments as well as outside sources, analysis of these data along with trends at the local and regional levels, and public involvement. A community steering committee meets regularly to discuss ongoing work on the draft plan, with an expectation of presenting a draft at a public meeting in the Summer of 2001. The overall goal of the plan is to review where the City is currently and to map out a path to its desired future. Within the goal, increased community involvement will be encouraged through the establishment of a number of volunteer work groups who will support implementation of the Plan

The Montgomery Road commercial corridor has been affected like many similar traditional downtowns originally developed for pedestrian traffic. Lack of parking has pushed many shops and small offices into malls or office parks more easily accessible to the automobile. A group of business owners and citizens is being formed to find ways to bring more activity back to this area. Success in the effort will require a great deal of private sector participation as well as public involvement and support.

A regional light rail system has been proposed as part of an effort to improve the transit system overall. Norwood participates on the I-71 Corridor Oversight Committee which oversees the study and planning of a light rail system in the area surrounding interstate Highway 71. The Planning Department has held several public meetings and brought in speakers to inform the public and gather input from Norwood residents and businesses. These meetings continue in 2001.

The City has joined the reorganized Hamilton County Regional Planning Commission, and participates in its new Planning Partnership. The mission behind the Partnership is to encourage better coordination among the many jurisdictions in the County in dealing with issues which affect the region. Given Norwood's strategic location within the region, it is important to continue to be an active participant in these discussions.

The City has updated its zoning map and parts of its code in order to bring the 1985 code into line with current zoning practices. A full review of the zoning code will not be undertaken until completion of the new comprehensive plan, however.

Other activities and issues in which the Planning Department is involved include brown fields review and redevelopment, housing rehabilitation and increasing home ownership, green space improvement, traffic and access management, and response to development pressures on the residential and commercial area in the southwestern part of the City.

Fire Department - Many goals, programs and projects were initiated this year in the fire division. Necessary improvements were made to existing programs to ensure that the citizens of Norwood continue to receive the best possible Fire, EMS and Safety services available.

It is the fire department's goal to establish a "Proactive Approach", rather than an "Reactive Approach" to these demands. Some policies and procedures have been changed to meet these demands and we will have to continue to monitor them to ensure their effectiveness in the future.

The City entered into an agreement with an outside billing agency to provide all EMS billing service. The decision to contract with an outside billing agency has proven to be very efficient for the city.

As the year began, the Fire Division introduced eight (8) new members to the force, which brings the fire division total compliment to 52. Additionally, in January, 2000, four (4) members of the division were chosen to attend Basic Emergency Rescue Technician (BERT) training. This course is a requirement to join the Urban Search and Rescue Team of Hamilton County. We have seven (7) members trained in BERT.

The Community Awareness Emergency Response (CAER) met during 2000. These meetings consists of several members of the business community, as well as, City departments to exchange information concerning public safety and awareness. Also during 2000, several members of the division attended seminars on terrorism, disaster assistance and recovery, hazardous materials, mass casualties and disaster preplanning. With the scheduled opening of Rookwood Commons, several hours were dedicated to preplanning the alarm response to the new facility. It was necessary to become familiar with all fire department connections within the facility, business names, locations and response routes which assist us in the fire protections of this facility. In 2000, the crisis response plan for the Norwood City Schools was reviewed. One of the goals for this year is to place the room number on each classroom window for easy identification from the outside during an emergency.

The Fire Division took delivery of a new Seagrave pumper on April 13, 2000. Several hours of training has been dedicated to allow each members of the Norwood Fire Division to become familiar with the new CAFS system. The new apparatus was equipped with radios, a cellular telephone and a Fire-Com system. The Fire Division received their 2001 ambulance from Horton Emergency Vehicles and placed it in service in late September

Police Department - On April 19th William Schlie was appointed as Chief of the Norwood Police Division. The year 2000 was a year of change and progress for the police division.

After nearly a twenty year absence the Norwood Police Department has a canine unit. Axel, the 16 month German shepherd became the youngest member of the Norwood Police Department. Patrolman Joseph Dupuetranonio and Axel finished at the top of their training class and now have dual-purpose training and are actively in the community. Both Joe and Axel In the future it is hoped to implement the "Dogs Against Drugs/Dogs Against Crime" program in the schools as part of the DARE program to educate children and to increase public awareness.

A program of cooperation was instituted with Xavier University and its police force to work with the city in an effort to find solutions to complaints about Xavier dormitory houses within our city. To extend this cooperative effort, the Norwood Police Department signed a Mutual Aid Agreement with Xavier Police Department. This new program has and continues to work very well for both departments.

In the year 2000, the police division started converting virtually everything written, typed or photographed to computer storage and access. This will make our record keeping, along with our yearly reports, much easier to compile.

School Resource Officer Program (SRO) was in service for the entire year of 2000. The goals of this program is to have the officer engage in various activities which will promote mentoring, role modeling, intervention, interdiction, supplementary education, safety planning, unusual incident management and any public safety issues. This program is addressing such issues as violence, gangs, drug and alcohol abuse, trespassing, citizenship and domestic violence. In conjunction with the Norwood Public School District there was a police officer trained and working in the Norwood High School and Middle School.

The E-911 Dispatching Center under the control of the Safety Division, is now dispatching for Amberly Village, Golf Manor and Silverton Emergency Fire Services.

Construction and remodeling began in the year 2000 for our new police facility, which will be located in the former PNC Bank building. This facility will be the new headquarters for the patrol division, the jail and the Clerk of Courts office. Completion of the facility is expected in the spring/summer of 2001. The Criminal Investigation Section and E-911 dispatch will remain in the City Hall building. These areas will undergo extensive remodeling.

Chief Schlie would like to establish certain goals and directions to take place in the year 2001 to improve the police service. He would like the police division to progress into community neighborhood based policing so a partnership can be formed between citizens and police to combat crime, and identify the concerns to improve the quality of living for all of our citizens. There is a need to add another SRO/D.A.R.E. officer to our existing complement of two. This additional officer's duties would entail him being a SRO in the grade schools and also assist the D.A.R.E. officer in that program, which will be expanding into the High School soon. Increased training for all police personnel is needed. Not only will it improve the individual officers who attend, but the information they learn can be passed on to other officers to make the entire division better qualified to serve the citizens of Norwood. We expect to train some officers as a special response team to be used in emergencies. These would include such situations as arrests for indictments, felony warrants and for drug search warrants. These officers will also be used to control a situation prior to SWAT arriving on the scene. Computer and cad training are needed for all police personnel, including the Internet. The purchase of an emergency mobile/command substation vehicle fully equipped would compliment our permanent substation. The police division would like to establish a volunteer fitness conditioning and health program for all members of the division.

Public Health-Several new programs were instituted in 2000 to expand our outreach into the community both in environmental and health related concerns. Norwood Health Department also worked diligently to obtain various grants throughout the year to supplement city funds. We were quite successful in this regard. As a result, the City supplemented our budget with \$50,000 less money in 2000 than in 1999.

In January, Norwood Health Department received a renewal of a grant to continue an office paper-recycling program with funds provided by a grant from the Hamilton County Department of Environmental Services. By the end of the year, over 10 tons of mixed-use office paper had been recycled and diverted from the solid waste landfill. This amount was more than double the previous year, primarily due to large plastic collection cans purchased with grant funds, making it easier to collect paper products.

Also in January, Norwood City Schools was notified that it had received a grant from the Health Foundation of Greater Cincinnati to implement a "School-Linked Health Services" program. Norwood Health Department worked diligently with the schools to obtain the grant of \$300,000 over a 3-year period. Funds were used to hire a full-time nurse practitioner, 2 additional part time health aides, and supplies necessary to implement the program in all elementary buildings as well as the Middle School. Students' health needs will be better served and preventative services were implemented with the 2000-2001 school year. Norwood Health Department plays an integral role in the project by providing free dental services in the school. Health Commissioner Donna Laake serves on the Advisory Council overseeing the project.

Norwood Health Department received \$10,000 per year from Community Development Block Grant (C.D.B.G.) funds to provide dental services in Norwood schools as part of the School-Linked Health Services. Following an initial screening by local dentists, a dental hygienist provides free cleanings, fluoride treatments and dental sealant to students who enrolled in the program. While there are financial guidelines necessary under the term of the C.D.B.G. grant to be eligible to receive these free services, Norwood Health Department will absorb the cost of providing services for those students who do not meet income criteria. As the year drew to a close, Holy Trinity and Norwood Middle School students had already received these dental services with Sharpsburg School students being next in line.

Over the Summer, we were notified that the application for a "21st Century Learning Grant" from the federal government on behalf of Norwood City Schools was approved for three years, and that we would be providing after-school self esteem and abstinence clubs in all four elementary and the middle school building. Named "Y.E.S." (Youth Empowered for Success) and "T.A.P.S." (Teens Achieving Powerful Success), these clubs are held after school one day a week for an hour over a 10-week period each semester. The Y.E.S. Club is designed for 5th grade students with planned weekly activities that promote good choices, self-esteem, feelings, friendships, planning for the future and resisting drugs and alcohol. The T.A.P.S. club is designed for Middle School students to encourage good grades, planning for education beyond high school, financial management and check writing, how to properly set a table as well as making good choices regarding sex, drugs and alcohol. The clubs are led by college students or young adults with assistance from high school students who act as mentors. Women from Kappa Kappa Gamma Sorority have "adopted" this program as part of their outreach program and serve as club leaders in four of the five sites. Early surveys indicate that the issues discussed in the clubs are having a positive impact on attitudes as well as having someone to talk to when students need help.

With the use of the Residential Recycling Incentive Grant, we again purchased 10,000 brown paper bags for collection of leaves and yard waste. These bags are available to any Norwood resident free of charge. Proof of residency is required and there is a limit of ten (10) bags per visit. This program has assisted the Public Works Department in the collection of leaves in the fall. We are pleased to be working with the Public Works Department on this joint project.

In May 2000, Norwood Health Department once again conducted "tobacco compliance checks" throughout Hamilton County for the second straight year. This was done in cooperation with the Norwood High School Key Club and Honor Society members who were trained in procedures and then conducted the checks on Saturday afternoons. The final results showed that 27% of all vendors surveyed sold to minors.

Food Safety Classes were offered five times in 2000 to restaurant employees in order to bolster their knowledge regarding food safety, handling, preparation and storage skills. The classes received positive evaluations, and we continue to offer this service free of charge to any Norwood restaurant that wants to improve food-handling practices.

In 2000, Mrs. Laake, Health Commissioner, either installed or checked 96 car seats at Norwood Health Department and at homes of Norwood or nearby residents. In addition, she took part in five car seat

checks at locations throughout Hamilton County including Sharonville, Springdale and other stations. Car seat safety classes were also taught at the Hamilton County Head Start office and for "Mothers of Twins" support group. Mrs. Laake is currently working on obtaining a certification as a "Child Safety Seat Instructor" so that she can share her knowledge and experience with others. Norwood Health Department sponsored the second "CHILD SAFETY DAY" in Norwood in August 2000 where 30 cars were checked for proper car seat installation. It was a huge success and had the support and cooperation of several other city departments.

"Beyond the Green Bin" is a new program developed in cooperation with the Hamilton County Department of Environmental Services where residents can drop off mixed paper and cardboard for recycling. Located in Surrey Square behind Thriftway, a manned dumpster is on site to collect recyclable materials on the first Saturday of each month. We hope that this program continues to grow throughout 2001 and diverts many tons of paper and cardboard from the solid waste landfill.

Goals for 2001 include computerization of most health department programs, implementation of the new food safety laws, obtaining grant funds for dental services to decrease the wait time of patients, improving the dental equipment at our facility, and improving the training of personnel particularly in the area of emergency response.

Building Department - In 2000 there were ordinances passed by Norwood City Council that enables the Building Commissioner to delegate authority to the building inspectors and other Building Department Employees. This will enable the Building Department to run more efficiently and help ensure the safety and welfare of the citizens of Norwood. Norwood Building Department is continuing to implement and expand its customer service programs for the Citizens of Norwood.

FINANCIAL INFORMATION

Internal Control

The City has established internal accounting controls that provide reasonable assurance that assets are safeguarded, transactions are recorded and reported appropriately, and policies are followed. The concept of reasonable assurance recognizes that the cost of a control procedure should not exceed the expected benefit. It is our intention to review these controls in depth on an ongoing basis for continued refinements and improvements

Budgetary Control

Operating budgets are legally adopted each fiscal year for all funds except the Trust and Agency funds. The Combined Statement of Revenue, Expenditures and Changes in Fund Balances - Budget (Non-GAAP Budgetary Basis) and Actual includes all governmental funds. This financial statement was prepared using the budgetary basis of accounting. Encumbrances are included as expenditures (Non-GAAP).

The budgetary process begins at least six months prior to the calendar year for which the budget is to be adopted, with the City certifying the proposed budget to the County Auditor by July 20 or as extended by the County Auditor. By January 1, City Council may adopt annual or temporary appropriation measures using, in part, the official certificate of estimated resources approved by the County Budget Commission and tax rates certified by the County Auditor. By April 1, City Council must adopt annual appropriation ordinances. Appropriations lapse at year end.

The levels of appropriation control for the General Fund, and certain other Special Revenue Funds, the Street Maintenance and Repair Fund, State Highway Fund, Economic Development Fund, and Paramedic Fund for each budgeted expenditure classification that may not be exceeded are: personal services, contractual, materials & supplies, and other. The levels of appropriation control for the budgeted expenditures that may not be exceeded in the Debt Service Fund are principal retirement and interest. All other are appropriated in total. Any revisions that alter the budgeted expenditure classification of any division within a City department must be approved by City Council. During the year, several supplementary appropriations were necessary. Encumbrances do not lapse at year-end and are included as expenditures in the current year budget (Non-GAAP Budgetary Basis)

GENERAL AND SPECIAL REVENUE FUNDS

GENERAL FUND

Virtually all of the general services of the City have been financed from the General Fund. General Fund revenues include property taxes, the City income tax, local government funds, plus other revenues provided by you, the citizens of this community.

General Fund - Revenues

Income Tax

The 2% locally levied income tax applies to gross salaries, wages and other personal services compensation earned by City residents, and upon earnings of nonresidents earned while working in the City. Credits against the tax are granted for residents employed outside the City. The tax also applies to net income of business organizations derived from business activities conducted in the City. Income tax collections for 2000 were \$9,908,607 an increase of \$574,626 or 6.2% from 1999 levels. Receipts from this tax are directly related to employment levels and general economic conditions in the Greater Cincinnati area. This increase was due to a combination of employment growth within the City and increased collection efforts in 2000.

Property Taxes

Property tax revenues decreased 17.4% in 2000 to \$2,770,870 a decrease of \$582,897 from 1999 levels. This is based primarily on several pieces of property being demolished to make way for the new Rookwood Commons project. Without the businesses and houses the property value decreased. However, during 2000 and into 2001 Rookwood Commons was built on these properties and property taxes should reflect an increase for the future years.

Admission Tax

Admissions tax collections for 2000 was \$56,969. This is a decrease of \$55,869 from 1999 collections. The reason for the large decrease is due to one entertainment center paying several years of back taxes in 1999 which inflated the 1999 collections. In 2001 admission tax revenue will not be that high because the largest entertainment center has gone out of business.

Charges for Services

Charges for services includes charges for Emergency Medical Services. In 1999 this revenue was accounted as a special revenue fund. In mid 2000 the paramedic special revenue fund was terminated and all revenues for emergency medical services were deposited into the general fund. In 2000 emergency medical services revenue is \$125,496. During 2000 the City also entered into agreements with other communities to provide emergency dispatching services. These agreements generated \$21,306 in 2000.

Intergovernmental Revenue

Included in this revenue category is \$288,520 of Estate Tax received in 2000. A second component of this revenue category is the State of Ohio's Local Government Fund distribution to political subdivisions in the State. The City's share of the 1999 Local Government Funds was \$809,088 compared to \$830,689 for 2000, which is \$21,601 higher in 2000. A third component of the revenue is Hotel and Lodging Tax which was \$22,120 in 2000.

Fines, Licenses and Permits

Fines, licenses and permits increased \$213,607 in 2000 as compared to 1999. Building permits for 1999 and 2000 were \$187,931 and \$393,006 respectively for an increase of \$205,075. This increase is due to the building of Rookwood Commons.

Miscellaneous Revenue

Included in this revenue is \$73,259 of investment income earned on certificate of deposits and investments. This revenue decreased \$231,940 as compared to 1999. Also, included in this revenue is \$170,000 that was paid by a company who did not keep their agreement concerning a contractual agreement.

The revenues for 2000 compared to 1999 were as follows:

	<u>2000</u>	<u>1999</u>	<u>Increase (Decrease) Amount</u>	<u>Percent</u>
General Fund				
Revenues (Non-GAAP Budgetary Basis)				
Taxes	\$12,736,447	\$12,800,587	\$(64,140)	(.50)%
Charges for Services	217,308	74,845	142,463	190.34%
Intergovernmental Revenues	1,161,646	1,218,475	(56,829)	(4.66)%
Fines, Licenses & Permits	716,369	502,762	213,607	42.49%
Miscellaneous	432,369	447,365	(14,996)	(3.35)%
TOTAL	<u>\$15,264,139</u>	<u>\$15,044,034</u>	<u>\$220,105</u>	1.46%

General Fund - Expenditures

General Fund expenditures for 2000 decreased over all when compared to 1999. Community Environment had the largest percentage decrease of (37.67%). The decrease in expenditures in the area of community center and parks and play grounds is due to fewer maintenance and repairs items need because in prior years both the community center and the parks were renovated making the need for repairs not necessary during 2000. The decrease in expenses for highways and streets is a direct result of one less employee in the public works department for the entire year. The decrease in the area of public health is also the direct result on one less employee for the entire year. The increase in the other areas was a direct result of increased emphasis on expanding the programs and services which directly affect citizens. The largest increase in expenditures was in the public safety category. This was the result of increasing the number of police and fire personnel to full complement levels and raising the minimum manpower for the fire department. Additionally, higher wages and benefits of approximately 4% were realized in 2000. The reason that public safety did not increase more is that in the police department the cost of three full time officers were charged to special revenue funds. The net effect was an increase of

cost of three full time officers were charged to special revenue funds. The net effect was an increase of .48% increase for public safety. The slight increase in waste removal was directly associated with the warm late fall and early winter causing the city to extend the contract with our waste removal company to pick up yard waste through the end of November instead of the end of October.

	2000	1999	Increase (Decrease) Amount	Percent
Expenditures (Non-GAAP Budgetary Basis)				
General Government	\$3,585,462	\$3,573,900	\$11,562	.32%
Public Safety	8,550,692	8,509,699	40,993	.48%
Community Environment	351,188	563,433	(212,245)	(37.67)%
Highways and Streets	121,265	169,231	(47,966)	(28.34)%
Public Health	366,282	424,451	(58,169)	(13.70)%
Waste Removal	876,260	864,521	11,739	1.36%
TOTAL	\$13,851,149	\$14,105,235	\$(254,086)	(1.80%)

SPECIAL REVENUE FUNDS

The revenues from the Special Revenue Funds are derived from specific sources and are designated for specific uses. Special Revenue Funds consist of the following:

- Street Maintenance and Repair Fund
- Permissive Tax Fund
- Economic Development Fund
- Paramedic Fund
- State Highway Improvement Fund
- Cypress Way Nature Preserve Fund
- Senior Dental Fund
- Drug Law Enforcement Fund
- Urban Development Fund
- Pace Telecommunications Fund
- BJA Crime Prevention Fund
- Recreation Commission Fund
- D.A.R.E. Fund
- Lindner Park Flower Fund
- Police and Fire Pension Repayment Fund
- Bureau Of Crippled Children Safety Fund
- Separation Pay Fund
- Robert S. McCullough Garden Fund
- Alcohol Education and Enforcement Fund
- Building Code Assessment Fund
- Police Vehicle Replacement Fund
- Council on Aging Fund
- C.O.P.S. F.A.S.T. Grant Fund
- STEP Grant Fund
- Recycle Ohio! Grant Fund
- SRO Fund
- 21st Century Grant Fund
- Emergency Medical Services Fund

Special Revenue Funds had Non - GAAP Basis revenues of \$1,823,488 and expenditures of \$2,651,061 in 2000.

ENTERPRISE OPERATIONS

The City's Enterprise Fund is used to finance and account for the acquisitions, operations and maintenance of City facilities and services designated to be entirely, or predominantly, self-supported from user charges. Operations are accounted for in such a manner to show a profit or loss on a basis comparable with industries in the private sector. The City's sole enterprise fund is the Water Fund. The Service Director can adjust the water rates with prior notice to council. The most recent rate of increase of 6% took effect on January 1, 1998 (the City of Norwood passed along the City of Cincinnati's rate increase to its customers.) This increase in water rates was needed in order to continue the process of upgrading the City's antiquated water system and just to keep even with the ever increasing cost of water. The current rate is sufficient to operate the system above break even assuming operations and expenditure levels remain consistent with current levels. However, this rate will not allow for the much needed extensive capital improvements to the system. Any significant increases in expenditures or rate increases from the City of Cincinnati not passed along to the City of Norwood customers would quickly have the water fund operating with an annual deficit necessitating additional subsidies from the General Fund. During 1999, the City finished the testing and replacement program for all commercial business meters. These new meters are technologically improved as compared to the old meters. This program will continue into 2001 for residential meters and will continue until all of the water meters in Norwood have been tested and possibly replaced. It is estimated that this residential program will be completed by 2002.

CASH MANAGEMENT

It is the City's policy to conform to the regulations established in the Ohio Revised Code so as to ensure the safety of its deposits and investments. During the year, the temporarily idle cash was invested in certificates of deposit and treasury notes with varying maturities taking into account the cash flow needs of the City. Cash received on a daily basis through the mail for earnings taxes and water bills is deposited immediately in an interest bearing "Lock Box" account.

RISK MANAGEMENT

The City is exposed to a variety of accidental losses and has established a risk management strategy that attempts to minimize losses and carrying costs of insurance.

Risk control techniques have been established to reasonably assure that the City's employees are aware of their responsibilities regarding loss exposures related to their duties. Similarly, risk control techniques have been established to reduce possible losses to property owned or under the control of the City. Furthermore, supervisory personnel are held responsible for monitoring risk control techniques on an operational basis.

The primary technique used for risk financing is the purchase of insurance policies from the Ohio Municipal League Joint Self Insurance Pool that includes large deductible amounts. The use of a large deductible clause and the City's participation with other Cities in the Self Insurance Pool reduces the cost of insurance. However, if losses occur, the portion of the uninsured losses is not expected to be significant with respect to the financial position of the City.

OTHER INFORMATION

Independent Audit

The firm of Deloitte & Touche LLP was selected in April 1995 to perform the City's audit for the five years 1995 to 1999. The contract was extended to 2000. Deloitte & Touche LLP has audited the accompanying general purpose financial statements. Their report is included herein.

Certificate of Achievement


During 2000, the Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence In Financial Reporting to the City of Norwood for our Comprehensive Annual Financial Report for the fiscal year ended December 31, 1999. The Certificate of Achievement is a prestigious national award recognizing conformance with the highest standards for preparation of state and local government financial reports. In order to be awarded a Certificate of Achievement, a governmental unit must publish an easily readable and efficiently organized Comprehensive Annual Financial Report, whose contents conform to program standards. Such reports must satisfy both generally accepted accounting principles and applicable legal requirements. A Certificate of Achievement is valid for a one-year period.

This is the sixth year that the City has received this prestigious award. We believe our current report continues to conform to the Certificate of Achievement Program requirements, and we are submitting it to the GFOA for their review.

ACKNOWLEDGMENTS

The preparation of this Comprehensive Annual Financial Report could not have been accomplished without the efficient and dedicated services of the entire staff of the Auditor's Office. In particular I would like to express my sincere appreciation to Deputy Auditor Janet Kennedy without whom this report would not have been possible. Due credit also should be given to the City Administration for their interest and support in planning and conducting the operations of the City in a responsible and progressive manner.

Respectfully,



Donnie R. Jones, CPA
Auditor City Of Norwood

**Certificate of
Achievement
for Excellence
in Financial
Reporting**

Presented to

**City of Norwood,
Ohio**

For its Comprehensive Annual
Financial Report
for the Fiscal Year Ended
December 31, 1999

A Certificate of Achievement for Excellence in Financial
Reporting is presented by the Government Finance Officers
Association of the United States and Canada to
government units and public employee retirement
systems whose comprehensive annual financial
reports (CAFRs) achieve the highest
standards in government accounting
and financial reporting



Anne Spray Kins
President

Jeffrey A. East
Executive Director

**CERTIFICATE OF
ACHIEVEMENT**

The Government Finance Officers Association of the United States and Canada (GFOA) awarded a Certificate of Achievement for Excellence in Financial Reporting to the City of Norwood, Ohio for its Comprehensive Annual Financial Report (CAFR) for the fiscal year ended December 31, 1999. This was the sixth consecutive year that the government has achieved this prestigious award.

In order to be awarded a Certificate of Achievement, a government must publish an easily readable and efficiently organized comprehensive annual financial report. This report must satisfy both generally accepted accounting principles and applicable legal requirements.

A Certificate of Achievement is valid for a period of one year only. We believe our current report continues to conform to the Certificate of Achievement program requirements, and we are submitting it to GFOA to determine its eligibility for another certificate.